

UNITED STATES BANKRUPTCY COURT

Eastern District of Michigan (Flint)

In re Christine Johnson
Debtor

Case No. 11-34166
Chapter 13

Notice of Mortgage Payment Change

If you file a claim secured by a security interest in the debtor's principal residence provided for under the debtor's plan pursuant to § 1322(b)(5), you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Americas Servicing

Court claim no. (if known): 5

Last four digits of any number you
use to identify the debtor's account: 0106

Date of payment change:

Must be at least 21 days after date of this notice

03/01/2012

New total payment:

Principal, Interest, and escrow, if any

\$598.46

Part 1: Escrow Account Payment Adjustment

Will there be a change in the debtor's escrow account payment?

- ☒ No
☐ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: _____

New escrow payment: _____

Part 2: Mortgage Payment Adjustment

Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note?

- ☐ No
☒ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

Current interest rate: 9.55%

New interest rate: 9.55%

Current principal and interest payment: \$453.84

New principal and interest payment: \$453.84

Part 3: Other Payment Change

Will there be a change in the debtor's mortgage payment for a reason not listed above?

- ☒ No
☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: _____

New mortgage payment: _____

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this Supplement applies.

Check the appropriate box:

☒ I am the creditor. ☐ I am the creditor's authorized agent.
(Attach a copy of power of attorney, if any.)

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

 /s/ Alexis Moss Date 04/04/2012

Print: Alexis Moss Title Ms

Company America's Servicing Co.
Address MAC X7801-014
3476 Stateview Blvd.
Fort Mill, SC 29715

Specific Contact Information:
P: 800-662-3806
E: NoticeOfPaymentChangeInquiries@wellsfargo.com

CERTIFICATE OF SERVICE

I hereby certify that on April 04, 2012, I have served a copy of this Notice and all attachments to the following by U.S. Mail, postage pre paid and via filing with the US Bankruptcy Court's CM ECF system.

Debtor:

Christine Johnson
3605 Robin Street
Flint, MI 48505-4208

Debtor's Attorney:

Jesse R. Sweeney
29777 Telegraph Rd.
Suite 2500
Southfield, MI 48034

Trustee:

Carl Bekofske
400 N. Saginaw Street
Suite 331
Flint, MI 48502

/s/ Bill Taylor

Authorized Agent

0-fbe144ab-01af-42d2-977c-fed6ccab19f



NMC-PG01/01-AR001-C106-017

December 21, 2011

Christine Johnson
3605 Robin St
Flint MI 48505

Dear Christine Johnson :
RE: Loan Number: XXXXXXXXXX, Client 106

This notice is to inform you of upcoming changes to your adjustable rate mortgage loan interest rate and payment. The interest rate change date for your loan is February 01, 2012, with a new payment effective date of March 01, 2012. The next adjustment will occur in 6 months.

The principal and interest installment due on your loan will be adjusted from \$ 453.84 to \$ 453.84. This amount was calculated based on a remaining loan term of 288 months and a principal balance of \$ 51,211.26, which is the expected balance outstanding as of the payment change date. The new total payment (including escrow, if applicable) due on March 01, 2012 is \$ 598.46.

The index value used to determine the interest rate has changed from 0.39500% to 0.78300%. The current index value was published on 12-16-11. This is the selected index value for the index known as "6 MONTH LIBOR PUBLISHED IN THE WALL STREET JOURNAL". Effective with your March 01, 2012 payment, your interest rate will be adjusted from 9.55000% to 9.55000%. This rate is the sum of 7.75000% (the margin) and the current index. This total may be different due to rounding and limitations (caps and floors) as specified in your Note.

If you have questions regarding this notice please contact our Customer Service Department at (800)842-7654, between the hours of Mon - Fri 8am-6pm In Your Time Zone.

AR001-026/CPI

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